

## Compliments and Complaints

At Capital Risk Solutions Limited, we take pride in providing Financial Advice for Insurance Products to our Customers in accordance with the Standards for the Code of Professional Conduct for Financial Advice Services for Ethical Behaviour, Conduct and Client Care. Our Financial Advice provides good outcomes for our Customers. Your feedback is important to us, so whether you'd like to give a compliment or make a complaint, we'd love to hear from you.

### For a compliment

It's always nice to hear a compliment firsthand, so if we've done a particularly great job either tell your Capital Risk Solutions Limited contact directly or send us an email to [compliments@capitalrisk.co.nz](mailto:compliments@capitalrisk.co.nz)

### For a complaint

You can make a complaint with our Team by either calling us, emailing us, or writing to us. Our Complaints Manager will review your feedback then work with you to find a solution.



#### Call us

Speak to our Team

(04) 2101440

Monday-Friday: 9am-5pm



#### Email us

Make a complaint by sending us  
an email:  
[compliments@capitalrisk.co.nz](mailto:compliments@capitalrisk.co.nz)



#### Write to us

Send your complaint by mail to  
this address:

Capital Risk Solutions

PO Box 40975, Upper Hutt 5140

## After you lodge a complaint

Once you've lodged a complaint and we have received it, we will:

- Acknowledge your complaint in writing and you will receive our Internal Complaints process within 2 working days.
- We will Contact you for more information.
- We will approach all complaints with an open mind, listen to you, and treat each complainant with courtesy and respect.
- We will try to resolve your complaint quickly.
- You will receive a written decision, remedies and resolution as soon as practicable.

## What should I do if I am not satisfied after making a complaint?

If you feel your complaint is not resolved to your satisfaction using the Internal Complaints process, or you are unsatisfied with our response or resolution, you can contact Financial Services Complaints Ltd (FSCL), a disputes resolution facility who we are a member of. This service is free to you and provides an independent service which will investigate and help resolve the complaint. You can click on this link to find out how to make a complaint to Financial Services Complaints Limited <http://www.fscl.org.nz/complaints/how-make-complaint>

You can also contact (FSCL) at:

**Postal Address:** P.O. Box 5967, Wellington 6145

**Email:** [info@fscl.org.nz](mailto:info@fscl.org.nz)

**Telephone:** 0800 347 257

**Website:** <http://www.fscl.org.nz/>